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THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Anne O'Malley et al. Docket No.: 50655.1500

Serial No.: 10/608,792 Art Unit No.: 3686

Filing Date: June 27, 2003 Examiner: Hiep Van Nguyen

Title: METHOD AND APPARATUS Confirmation No.: 6883

itle: FOR ENROLLING WITH Confirmation No.: 6883

MULTIPLE TRANSACTION ENVIRONMENTS

REPLY AND AMENDMENT

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated September 30, 2010, of which this reply is filed within the shortened statutory period of two months, please consider the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.

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